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### **Provider Guidance:**

# **COVID-19 Testing, Treatment, and Vaccine Coverage for Uninsured Individuals**

Updated November 28, 2022

#### Overview

Effective March 18, 2020 and until the end of the COVID-19 federal <u>Public Health Emergency</u> (PHE), Maine residents who are uninsured, as defined in the federal <u>Families First Coronavirus</u> <u>Response Act</u>, are entitled to receive coverage for testing and diagnosis of COVID-19 at no cost, with coverage to be administered through the MaineCare program. Effective March 11, 2021, under the <u>American Rescue Plan Act</u> (ARPA), this population is also eligible to receive coverage for COVID-19 vaccine administration and treatment at no cost.

This coverage is for individuals who meet the following criteria:

- They are a Maine resident;
- They are a U.S. citizen, U.S. national, or eligible immigrant; and
- They are uninsured;
  - Not eligible for or enrolled in MaineCare or Cub Care;
  - Not enrolled in another health care program funded by the federal government, including: Medicare, TRICARE and Veterans Administration, and federal employee health plans; and
  - Not enrolled in a commercial group health plan or other health insurance coverage.

# **Covered Services and Billing Information**

Coverage includes COVID-19 vaccine product and administration, testing, and treatment for the COVID-19 diagnosis as well as limited related services, such as office visits and evaluations and telehealth triage and screening.

For more information on billing, please refer to our billing and codes guidance and code details.

For additional information on vaccination codes and billing, please refer to our <u>COVID-19</u> <u>Vaccine Code Coverage</u>.

# **Helping Patients Apply for Coverage**

To be eligible for this coverage, individuals must complete a short, special one- to two-page application that is available <u>online</u>. The application can be filled out electronically or be printed and filled out by hand. Applications may be returned to MaineCare via email, mail or fax. We ask providers to inform their patients about this coverage option and the application process

either when their COVID-19 testing/evaluation/treatment and/or vaccination appointment is scheduled or at the time of the appointment. Providers are encouraged to print the application for individuals who may not have internet access or who did not apply prior to receiving services.

Providers are also encouraged to assist individuals to apply at the time of the appointment to expedite the process. Providers can also refer individuals to the Consumers for Affordable Health Care's Consumer Assistance Helpline at 1-800-965-7476.

As part of the application process, individuals will be asked to self-attest that they do not have health insurance coverage. Providers may want to inform their patients that if they are found eligible to receive this special coverage, they will be enrolled in the Maine Rx coverage category, which will enable them to receive the appropriate COVID-19 coverage. Maine Rx is a prescription assistance program to help with the cost of prescription medication. We utilized this coverage group so that we could implement system and process changes to provide this special coverage for COVID-19 services more quickly. Once an individual is enrolled in the MaineRx program, they will also be eligible to receive discounted prescriptions.

Applications can be mailed, faxed, or emailed.

**Email**: <u>farmington.dhhs@maine.gov</u>

**Fax**: 1-207-778-8429

Mail: Office for Family Independence

State of Maine – DHHS 114 Corn Shop Lane Farmington, ME 04938

# **Retroactive Eligibility and Coverage**

#### **Testing and Related Services**

Any uninsured individuals who have been tested for COVID-19 (and received related covered services) since March 18, 2020 can apply for this special coverage for up to three months after the date on which they received services. For example, if a person was tested on March 18, 2020, they have until June 18, 2020 to submit an application and receive retroactive coverage. Someone who is tested on May 5, 2020 has until August 5, 2020 to submit an application and receive coverage. This uninsured COVID-19 coverage option will be in effect until the end of the PHE, but we will continue to process applications after the end of the emergency. We will send a provider notification at the time the program is set to expire.

Providers who have delivered these covered services to and/or billed uninsured patients for COVID-19 testing and related services between March 18, 2020 and May 11, 2020 should contact these patients and encourage them to complete the application so the provider can submit a claim to MaineCare and the patients will not need to pay for the services, if they are found eligible.

#### **COVID-19 Vaccine and Treatment**

Any uninsured individuals who have received the COVID-19 vaccine or treatment since March 11, 2021 can apply for this special coverage for up to three months after the date on which they received services. For example, if a person received a vaccine on March 18, 2021, they have until June 18, 2021 to submit an application and receive retroactive coverage. Someone who received a vaccine on May 5, 2021 has until August 5, 2021 to submit an application and receive coverage. This uninsured COVID-19 coverage option will be in effect until the end of the PHE, but we will continue to process applications after the end of the emergency. We will send a provider notification at the time the program is set to expire.

Providers who have administered the COVID-19 vaccine or treatment to uninsured individuals since March 11, 2021 should contact these patients and encourage them to complete the application so the provider can submit a claim to MaineCare if they are found eligible.

# **After the PHE**

While this coverage ends once the PHE is declared over, uninsured individuals will have up to three months from when they received services to submit their application for coverage for COVID-19 services. This means that some people may apply for coverage after the PHE is no longer in effect. Therefore, providers should continue encouraging uninsured patients to apply for coverage, even after the PHE is over, if that person received services while the PHE was in effect. MaineCare will reimburse providers for covered services that were delivered during and up until the end of the PHE.

# **Health Resources and Services Administration (HRSA) Funding for Uninsured Individuals**

Providers who plan to submit claims to HRSA for COVID-19 testing, treatment, or vaccinations for uninsured individuals should know that they cannot be reimbursed for the same claims from both HRSA and MaineCare. Therefore, providers who have delivered covered COVID-19 services to uninsured patients that intend to apply or have applied for MaineCare's special coverage should hold any associated claims they may submit to HRSA until MaineCare eligibility is determined in order to avoid potential duplicate claims.

HRSA has stopped accepting new claims for **testing and treatment** as of **March 22, 2022**, and new claims for **vaccine administration** as of **April 5, 2022**. Please refer to the <u>FAQs for COVID-19 Claims Reimbursement to Health Care Providers and Facilities for Testing, Treatment and Vaccine Administration</u> for additional information regarding claims already submitted. Providers should note that HRSA funding for COVID-19 testing, treatment, or vaccinations may not be sufficient to reimburse all providers for claims submitted.

# **Questions?**

If you have questions about COVID-19 coverage for uninsured individuals and/or how to help your patients with the application process, please contact the Office for Family Independence at 1-855-797-4357.